



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name SYNOVUS FINANCIAL CORP.

City/State COLUMBUS, GA

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 55,509,129

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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SUITE 500
COLUMBUS, GA 319012751

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	54,770,940	51,349,930	51,933,102	46,753,241	31,799,139
Net income (\$000)	560,065	223,286	373,695	563,780	428,476
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.78	2.65	59	2.93	2.80	55	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81
+ Non-interest income	0.82	1.09	39	0.81	1.21	35	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34
- Overhead expense	1.96	2.21	36	2.35	2.59	44	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47
- Provision for credit losses	-0.12	-0.12	42	0.81	0.66	70	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67
+ Securities gains (losses)	0	0.01	3	0.20	0.03	97	0.15	0.02	97	-0.02	0.01	9	0	0	26
+ Other tax equivalent adjustments	0	0	49	0	0	12	0	0	48	0	0	75	0	0	12
= Pretax net operating income (tax equivalent)	1.76	1.76	53	0.78	0.91	36	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62
Net operating income	1.36	1.34	55	0.58	0.70	34	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62
Net income	1.36	1.34	55	0.58	0.71	33	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.21	3.12	53	3.80	3.64	59	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65
Interest expense	0.24	0.26	57	0.68	0.58	67	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32
Net interest income (tax equivalent)	2.96	2.85	55	3.13	3.05	48	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.12	78	0.24	0.28	57	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63
Earnings coverage of net loan and lease losses (X)	10.02	26.30	30	8.40	20.97	39	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.32	51	1.53	1.58	55	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61
Allowance for loan and lease losses / Total loans and leases	1.27	1.30	51	1.50	1.55	57	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.58	34	0.43	0.71	29	0.45	0.71	31	0.31	0.57	24	0.44	0.61	34
30-89 days past due loans and leases / Total loans and leases	0.14	0.29	29	0.12	0.37	22	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21
Liquidity and Funding															
Net noncore funding dependence	4.62	-3.31	74	12.96	6.19	72	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46
Net short-term noncore funding dependence	0.68	-9.17	80	8.30	-2.71	84	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45
Net loans and leases / Total assets	69.18	58.81	78	74.83	63	81	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92
Capitalization															
Tier 1 leverage ratio	8.78	9.07	44	8.48	9.05	34	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46
Holding company equity capital / Total assets	9.46	10.79	29	9.55	11.12	29	9.49	11.16	27	10.25	12.43	24	9.59	12.22	12
Total equity capital (including minority interest) / Total assets	9.46	10.91	27	9.55	11.24	26	9.49	11.29	24	10.25	12.57	23	9.59	12.27	12
Common equity tier 1 capital / Total risk-weighted assets	9.58	12.64	6	9.30	12.26	5	9.66	12.38	5	8.95	12.17	2	9.95	12.12	15
Net loans and leases / Equity capital (X)	7.31	5.47	83	7.84	5.73	83	7.44	5.58	81	7.49	5.21	86	8.21	5.29	94
Cash dividends / Net income	30.48	27.22	56	76.45	49.74	80	60.96	42.30	77	36.53	33.12	56	30.65	27.31	53
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	4.65	9.51	29	11.29	16.67	35	12.84	16.68	43	47.55	9.26	94	4.64	7	49
Equity capital	3.72	7.52	34	4.02	6.54	45	4.44	6.99	41	57.70	10.49	94	5.81	7.89	53
Net loans and leases	-3.25	-0.66	44	9.40	12.75	46	3.81	9.07	33	43.76	9.10	92	4.62	7.89	38
Noncore funding	-32.37	-21.64	33	-24.35	-6.57	27	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	11.37	10.65	64	16.68	13.73	70	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73
Equity investment in subsidiaries / Equity capital	103.07	103.15	54	105.24	103.27	65	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82
Cash from ops + noncash items + op expense / Op expense + dividends	159.27	155.61	61	184.01	142.45	75	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,130,809	1,221,756	1,614,343	1,819,369	1,227,734	-7.44	61.11
Income from lease financing receivables.....	904	900	1,197	1,170	897	0.44	124.32
Fully taxable income on loans and leases.....	1,123,057	1,212,887	1,602,683	1,809,315	1,226,552	-7.41	60.29
Tax-exempt income on loans and leases.....	8,656	9,769	12,857	11,224	2,079	-11.39	414.01
Estimated tax benefit on income on loans and leases.....	2,301	2,595	3,415	2,963	554	-11.32	154.25
Income on loans and leases (tax equivalent).....	1,134,014	1,225,251	1,618,955	1,823,502	1,229,185	-7.45	61.26
Investment interest income (tax equivalent).....	98,630	139,791	178,583	208,887	96,928	-29.44	97.33
Interest on balances due from depository institutions.....	2,661	2,355	3,036	10,875	11,040	12.99	-16.82
Interest income on other earning assets.....	2,060	6,221	7,344	10,398	7,705	-66.89	-27.44
Total interest income (tax equivalent).....	1,237,365	1,373,618	1,807,918	2,053,662	1,344,858	-9.92	62.98
Interest on time deposits of \$250K or more.....	6,733	32,137	37,495	50,054	12,765	-79.05	
Interest on time deposits < \$250K.....	21,104	75,969	88,689	119,106	55,626	-72.22	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	32,638	77,564	91,593	187,789	75,479	-57.92	39.45
Interest on other borrowings and trading liabilities.....	14,827	34,040	39,887	67,579	37,646	-56.44	-35.57
Interest on subordinated debt and mandatory convertible securities.....	19,128	24,489	34,083	30,306	14,375	-21.89	-11.17
Total interest expense.....	94,430	244,199	291,747	454,834	195,891	-61.33	1.96
Net interest income (tax equivalent).....	1,142,935	1,129,419	1,516,171	1,598,828	1,148,967	1.20	71.45
Non-interest income.....	336,062	310,702	422,769	360,015	278,002	8.16	75.97
Adjusted operating income (tax equivalent).....	1,478,997	1,440,121	1,938,940	1,958,843	1,426,969	2.70	72.46
Overhead expense.....	806,415	905,013	1,194,104	1,095,922	826,001	-10.89	45.40
Provision for credit losses.....	-51,041	311,977	336,052	87,720	51,697		
Securities gains (losses).....	-1,028	76,594	78,931	-7,659	-1,296		
Other tax equivalent adjustments.....	0	-1	0	1	-1		-100.00
Pretax net operating income (tax equivalent).....	722,276	300,138	488,088	768,040	547,908	140.65	156.72
Applicable income taxes.....	159,910	74,250	110,970	201,235	118,878	115.37	56.55
Tax equivalent adjustments.....	2,301	2,602	3,423	3,025	554	-11.57	138.69
Applicable income taxes (tax equivalent).....	162,211	76,852	114,393	204,260	119,432	111.07	57.32
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	560,065	223,286	373,695	563,780	428,476	150.83	214.23
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	560,065	223,286	373,695	563,780	428,476	150.83	214.23
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	560,065	223,286	373,695	563,780	428,476	150.83	214.23
Investment securities income (tax equivalent).....	98,630	139,791	178,583	208,887	96,928	-29.44	97.33
US Treasury and agency securities (excluding mortgage-backed securities).....	1,948	1,771	2,448	3,713	3,279	9.99	4.96
Mortgage-backed securities.....	95,525	130,676	168,614	171,858	92,702	-26.90	102.56
All other securities.....	1,157	7,344	7,521	33,316	947	-84.25	19.41
Cash dividends declared.....	170,715	170,696	227,821	205,972	131,333	0.01	225.70
Common.....	145,843	145,824	194,658	183,091	117,355	0.01	226.00
Preferred.....	24,872	24,872	33,163	22,881	13,978	0.00	223.94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.01	2.90	57	3.57	3.35	68	3.48	3.27	65	4.39	4	76	4.23	3.87	73
Less: Interest expense	0.23	0.24	59	0.63	0.54	70	0.56	0.48	67	0.97	0.98	54	0.62	0.79	35
Equals: Net interest income (tax equivalent)	2.78	2.65	59	2.93	2.80	55	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81
Plus: Non-interest income	0.82	1.09	39	0.81	1.21	35	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34
Equals: adjusted operating income (tax equivalent)	3.60	3.80	42	3.74	4.06	35	3.73	4.04	38	4.19	4.41	40	4.49	4.46	50
Less: Overhead expense	1.96	2.21	36	2.35	2.59	44	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47
Less: Provision for credit losses	-0.12	-0.12	42	0.81	0.66	70	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	3	0.20	0.03	97	0.15	0.02	97	-0.02	0.01	9	0	0	26
Plus: other tax equivalent adjustments	0	0	49	0	0	12	0	0	48	0	0	75	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.76	1.76	53	0.78	0.91	36	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62
Less: Applicable income taxes (tax equivalent)	0.39	0.41	51	0.20	0.21	45	0.22	0.23	44	0.44	0.36	75	0.38	0.33	63
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.36	1.34	55	0.58	0.70	34	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.36	1.34	55	0.58	0.71	33	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61
Memo: Net income (last four quarters)	1.30	1.30	53	0.74	0.81	37	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61
Net income—BHC and noncontrolling (minority) interest	1.36	1.35	54	0.58	0.72	33	0.72	0.83	34	1.21	1.20	46	1.35	1.25	60
Margin Analysis															
Average earning assets / Average assets	93.93	93.09	60	93.75	92.11	70	93.66	92.32	68	93.52	91.05	76	94.72	91.48	84
Average interest-bearing funds / Average assets	61.82	61.98	57	66.30	64.67	63	65.78	64.06	64	65.01	65.57	47	65.83	65.56	53
Interest income (tax equivalent) / Average earning assets	3.21	3.12	53	3.80	3.64	59	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65
Interest expense / Average earning assets	0.24	0.26	57	0.68	0.58	67	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32
Net interest income (tax equivalent) / Average earning assets	2.96	2.85	55	3.13	3.05	48	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73
Yield or Cost															
Total loans and leases (tax equivalent)	3.89	4.07	40	4.13	4.35	43	4.09	4.27	44	5.06	5.09	52	4.87	4.95	52
Interest-bearing bank balances	0.13	0.13	50	0.33	0.36	52	0.21	0.27	36	1.81	2.04	35	1.84	1.64	68
Federal funds sold and reverse repos	0.06	0.25	41	0.14	0.75	18	0.12	0.68	19	2.25	2.44	49	1	2.17	11
Trading assets	0.02	0.45	59	0.04	0.65	54	0.04	0.60	54	0.12	0.99	51	1.51	1.11	60
Total earning assets	3.20	3.09	54	3.80	3.61	61	3.71	3.51	58	4.69	4.36	72	4.46	4.20	67
Investment securities (tax equivalent)	1.43	1.77	28	2.72	2.36	80	2.54	2.25	74	3.09	2.76	81	2.37	2.68	25
US Treasury and agency securities (excluding mortgage-backed securities)	1.57	1.23	75	1.56	1.85	39	1.76	1.75	55	4.98	2.32	94	2.12	2.05	59
Mortgage-backed securities	1.39	1.55	33	2.59	2.17	86	2.42	2.05	86	2.82	2.61	79	2.38	2.50	37
All other securities	0.66	2.85	3	6.89	3.28	93	6.73	3.24	94	5.52	4.06	84	5.55	4.20	84
Interest-bearing deposits	0.25	0.22	65	0.81	0.60	73	0.70	0.53	74	1.25	1.10	64	0.77	0.81	50
Time deposits of \$250K or more	0.57	0.70	36	1.75	1.53	72	1.62	1.42	66	1.92	1.96	42	1.35	1.44	38
Time deposits < \$250K	0.82	0.67	67	1.74	1.47	70	1.61	1.36	67	1.88	1.82	50	1.43	1.29	57
Other domestic deposits	0.16	0.16	63	0.46	0.41	65	0.39	0.36	62	1.06	0.93	63	0.54	0.67	42
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.18	30	0.16	0.71	9	0.14	0.62	8	0.22	1.86	8	0.25	1.51	9
Other borrowed funds and trading liabilities	1.47	1.29	58	1.31	1.54	39	1.31	1.50	40	1.97	2.38	26	2.45	2.28	60
All interest-bearing funds	0.37	0.38	57	0.96	0.82	68	0.85	0.74	66	1.50	1.49	59	0.94	1.19	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	336,062	310,702	422,769	360,015	278,002
Fiduciary activities income	56,545	46,009	63,251	58,388	54,685
Service charges on deposit accounts - domestic	64,089	54,069	73,132	88,190	80,840
Trading revenue	14,158	20,223	23,563	27,101	3,353
Investment banking fees and commissions	47,998	36,957	50,644	44,363	38,028
Insurance activities revenue	2,204	2,271	2,879	3,706	3,950
Venture capital revenue	0	4,712	4,775	11,607	-4,743
Net servicing fees	3,737	1,095	4,172	806	538
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	42,925	50,289	71,263	22,085	14,524
Other non-interest income	104,406	95,077	129,090	103,769	86,827
Total overhead expenses	806,415	905,013	1,194,104	1,095,922	826,001
Personnel expense	482,408	464,268	618,214	570,036	453,420
Net occupancy expense	126,442	125,475	169,658	161,906	130,482
Goodwill impairment losses	0	44,877	44,877	0	0
Amortization expenses and impairment loss (other intangible assets)	7,137	7,920	10,560	11,603	1,167
Other operating expenses	190,428	262,473	350,795	352,377	240,932
Fee income on mutual funds and annuities	14,793	11,733	15,924	13,091	12,455
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,953	5,232	5,134	5,219	4,466
Average personnel expense per employee	97.40	88.74	120.42	109.22	101.53
Average assets per employee	11,058.13	9,814.59	10,115.52	8,958.28	7,120.27

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	4.40	2.14	78	3.78	2.09	76	3.77	2.02	77	3.64	2.72	69	4.48	3.08	70	
Overhead expenses / Net Interest Income + non-interest income	54.61	58.85	30	62.96	62.06	58	61.69	62.28	51	56.03	61.29	31	57.91	60.88	32	
Percent of Average Assets																
Total overhead expense	1.96	2.21	36	2.35	2.59	44	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47	
Personnel expense	1.17	1.23	42	1.21	1.30	41	1.19	1.30	41	1.22	1.41	31	1.43	1.44	47	
Net occupancy expense	0.31	0.24	78	0.33	0.26	77	0.33	0.26	76	0.35	0.28	73	0.41	0.28	89	
Other operating expenses	0.48	0.72	12	0.82	0.95	53	0.78	0.94	48	0.78	0.97	43	0.76	0.97	33	
Overhead less non-interest income	1.15	1.08	48	1.54	1.27	74	1.49	1.25	73	1.57	1.32	64	1.72	1.38	71	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	54.52	58.34	30	62.84	61.60	61	61.59	61.82	53	55.95	60.64	34	57.88	60.37	37	
Personnel expense	32.62	32.89	43	32.24	32.31	45	31.88	32.36	42	29.10	32.39	27	31.78	32.51	39	
Net occupancy expense	8.55	6.26	82	8.71	6.55	83	8.75	6.58	82	8.27	6.52	82	9.14	6.48	89	
Other operating expenses	13.36	18.68	9	21.89	22.16	67	20.95	22.28	58	18.58	21.20	41	16.97	20.90	26	
Total non-interest income	22.72	28.20	38	21.57	28.52	38	21.80	28.83	37	18.38	29.23	27	19.48	28.50	32	
Fiduciary activities income	3.82	2.27	71	3.19	2.06	70	3.26	2.09	71	2.98	1.97	68	3.83	2.14	77	
Service charges on domestic deposit accounts	4.33	3.25	71	3.75	3.23	60	3.77	3.27	61	4.50	3.88	60	5.67	4.15	64	
Trading revenue	0.96	0.68	77	1.40	1.37	74	1.22	1.28	72	1.38	1.18	75	0.23	0.85	55	
Investment banking fees and commissions	3.25	2.46	74	2.57	2.59	67	2.61	2.46	69	2.26	3.54	60	2.66	3.42	64	
Insurance activities revenue	0.15	0.38	62	0.16	0.41	64	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67	
Venture capital revenue	0	0.03	45	0.33	0	94	0.25	0.01	93	0.59	0.02	93	-0.33	0.02	0	
Net servicing fees	0.25	0.56	53	0.08	-0.04	61	0.22	0.01	72	0.04	0.28	42	0.04	0.65	26	
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	2.90	3.64	52	3.49	3.74	62	3.68	3.92	61	1.13	1.86	43	1.02	1.61	52	
Other non-interest income	7.06	9.39	40	6.60	9.49	38	6.66	9.65	38	5.30	10.04	20	6.08	9.86	30	
Overhead less non-interest income	31.80	29.67	47	41.27	31.97	74	39.78	31.93	71	37.57	31.06	64	38.40	31.46	70	
Applicable income taxes / Pretax net operating income (tax equivalent)	22.14	21.49	56	24.74	18.64	88	22.74	18.63	76	26.20	20.56	87	21.70	19.04	73	
Applicable income tax + TE / Pretax net operating income + TE	22.46	23.11	40	25.61	22.16	77	23.44	21.18	68	26.59	23.23	81	21.80	21.56	44	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	24,657,234	26,162,707	25,346,024	25,204,809	17,296,792	-5.75	42.58
Commercial and industrial loans	9,143,114	11,022,701	10,360,509	8,511,306	6,357,242	-17.05	86.44
Loans to individuals	2,694,745	1,715,502	1,736,664	2,593,531	2,094,783	57.08	229.62
Loans to depository institutions and acceptances of other banks	251,626	186,201	231,335	117,053	15,029	35.14	1102.05
Agricultural loans	33,572	36,041	33,698	35,355	42,340	-6.85	-53.04
Other loans and leases	2,111,687	1,270,832	1,382,549	840,933	203,165	66.17	656.52
Less: Unearned income	0	98,977	77,672	25,364	24,143	-100.00	-100.00
Loans and leases, net of unearned income	38,891,978	40,295,007	39,013,107	37,277,623	25,985,208	-3.48	66.48
Less: Allowance for loan and lease losses	492,243	603,800	605,736	281,402	250,555	-18.48	93.94
Net loans and leases	38,399,735	39,691,207	38,407,371	36,996,221	25,734,653	-3.25	66.18
Debt securities that reprice or mature in over 1 year	9,783,672	7,512,478	7,905,880	6,364,278	3,804,930	30.23	193.10
Mutual funds and equity securities	16,606	16,929	16,898	16,477	3,168	-1.91	92.04
Subtotal	48,200,013	47,220,614	46,330,149	43,376,976	29,542,751	2.07	82.20
Interest-bearing bank balances	2,126,758	1,287,242	3,607,509	574,025	661,317	65.22	111.80
Federal funds sold and reverse repos	77,157	119,571	113,025	76,642	13,394	-35.47	8.20
Debt securities that reprice or mature within 1 year	697,399	54,047	56,558	414,392	186,702	1190.36	171.83
Trading assets	203,894	367,071	325,114	145,884	21,518	-44.45	414.30
Total earning assets	51,305,221	49,048,545	50,432,355	44,587,919	30,425,682	4.60	84.38
Non-interest-bearing cash and due from depository institutions	483,505	578,550	532,383	536,251	468,853	-16.43	31.46
Premises, fixed assets, and leases	834,447	853,262	844,339	868,657	434,307	-2.21	99.59
Other real estate owned	1,563	5,365	1,819	14,373	6,220	-70.87	-94.50
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,884,393	2,554,816	2,583,263	2,196,082	1,334,130	12.90	165.30
Total assets	55,509,129	53,040,538	54,394,159	48,203,282	32,669,192	4.65	86.73
Quarterly average assets	55,259,625	52,936,771	53,682,619	47,335,281	32,351,607	4.39	87.45
Average loans and leases (YTD)	38,910,867	39,519,139	39,573,887	36,032,864	25,234,421	-1.54	69.47
Memoranda							
Loans held-for-sale	550,948	745,160	760,123	115,173	38,635	-26.06	460.80
Loans not held-for-sale	38,341,030	39,549,847	38,252,984	37,162,450	25,946,573	-3.06	64.82
Real estate loans secured by 1-4 family	6,949,122	7,984,728	7,680,067	7,868,862	5,015,990	-12.97	48.71
Commercial real estate loans	17,560,675	18,022,521	17,510,783	17,150,326	12,095,629	-2.56	42.41
Construction and land development	2,710,497	3,635,043	2,870,979	3,413,138	1,950,878	-25.43	35.39
Multifamily	1,308,970	1,302,331	1,330,981	935,348	662,781	0.51	21.54
Nonfarm nonresidential	13,541,208	13,085,147	13,308,823	12,801,840	9,481,970	3.49	46.35
Real estate loans secured by farmland	147,437	155,458	155,174	185,621	185,173	-5.16	-49.14
Total investment securities	10,497,677	7,583,454	7,979,336	6,795,147	3,994,800	38.43	191.35
U.S. Treasury securities	117,893	20,254	20,257	19,855	122,078	482.07	58.22
US agency securities (excluding mortgage-backed securities)	54,989	156,614	82,320	36,541	38,382	-64.89	318.39
Municipal securities	0	501	0	2,075	0	-100.00	-100.00
Mortgage-backed securities	9,639,161	7,369,219	7,839,361	6,246,074	3,814,237	30.80	176.68
Asset-backed securities	650,000	0	0	327,400	0		
Other debt securities	19,028	19,937	20,500	146,725	16,935	-4.56	-5.03
Mutual funds and equity securities	16,606	16,929	16,898	16,477	3,168	-1.91	92.04
Available-for-sale securities	10,481,071	7,566,525	7,962,438	6,778,670	3,991,632	38.52	190.89
U.S. Treasury securities	117,893	20,254	20,257	19,855	122,078	482.07	58.22
US agency securities (excluding mortgage-backed securities)	54,989	156,614	82,320	36,541	38,382	-64.89	318.39
Municipal securities	0	501	0	2,075	0	-100.00	-100.00
Mortgage-backed securities	9,639,161	7,369,219	7,839,361	6,246,074	3,814,237	30.80	176.68
Asset-backed securities	650,000	0	0	327,400	0		
Other debt securities	19,028	19,937	20,500	146,725	16,935	-4.56	-5.03
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-12,769	171,260	160,574	130,879	-94,283		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,739,873	2,344,917	3,838,931	1,710,466	1,559,249	59.49	86.49

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	15,787,882	13,075,081	13,477,854	9,439,485	7,650,967	20.75	123.65
NOW, ATS and transaction accounts	9,584,290	8,817,765	9,691,299	6,929,559	4,756,239	8.69	118.60
Time deposits less brokered deposits < \$250K	33,330	854,770	582,752	3,010,625	2,355,851	-96.10	
MMDA and other savings accounts	18,117,685	16,013,715	17,574,221	12,962,151	9,309,720	13.14	106.02
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	43,523,187	38,761,331	41,326,126	32,341,820	24,072,777	12.29	108.71
Time deposits of \$250K or more	1,384,531	1,995,314	1,795,039	2,633,691	1,099,515	-30.61	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	262,548	202,344	227,922	165,690	237,692	29.75	34.62
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	372	400,070	62	2,352,005	650,000	-99.91	
Other borrowings w/remaining maturity over 1 year	699,180	1,074,171	699,300	1,002,649	1,399,055	-34.91	-56.95
Brokered deposits < \$250K	2,780,701	3,909,259	3,570,406	3,429,993	1,548,030	-28.87	
Noncore funding	5,127,332	7,581,158	6,292,729	9,584,028	4,934,292	-32.37	-0.59
Trading liabilities	105,488	176,338	160,921	27,409	15,716	-40.18	174.62
Subordinated notes and debentures + trust preferred securities	505,338	556,094	504,902	555,669	258,101	-9.13	-5.85
Other liabilities	994,982	901,075	948,147	752,666	254,704	10.42	325.19
Total liabilities	50,256,327	47,975,996	49,232,825	43,261,592	29,535,590	4.75	87.38
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	537,145	537,145	195,140	0.00	326.37
Common stock	169,171	167,411	168,133	166,801	143,300	1.05	19.92
Common surplus	3,883,289	3,832,142	3,851,208	3,819,336	3,060,561	1.33	29.97
Retained earnings	1,567,366	1,084,736	1,178,019	1,068,327	843,767	44.49	421.24
Accumulated other comprehensive income	-5,462	174,914	158,635	65,641	-94,420		
Other equity capital components	-898,707	-731,806	-731,806	-715,560	-1,014,746		
Total holding company equity capital	5,252,802	5,064,542	5,161,334	4,941,690	3,133,602	3.72	80.72
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,252,802	5,064,542	5,161,334	4,941,690	3,133,602	3.72	80.72
Total liabilities and capital	55,509,129	53,040,538	54,394,159	48,203,282	32,669,192	4.65	86.73
Memoranda							
Non-interest-bearing deposits	15,787,882	13,075,081	13,477,854	9,439,485	7,650,967	20.75	123.65
Interest-bearing deposits	31,900,537	31,590,823	33,213,717	28,966,019	19,069,355	0.98	86.19
Total deposits	47,688,419	44,665,904	46,691,571	38,405,504	26,720,322	6.77	97.12
Long-term debt that reprices within 1 year	0	0	0	700,000	1,100,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,161,334	4,941,690	4,941,690	3,133,602	2,961,566		
Accounting restatements	0	-35,721	-35,721	4,270	-685		
Net income	560,065	223,286	373,695	563,780	428,476		
Net sale of new perpetual preferred stock	0	0	0	342,005	65,140		
Net sale of new common stock	28,277	12,956	24,048	21,970	10,278		
Sale of treasury stock	0	0	0	1,024,584	0		
Less: Purchase of treasury stock	167,142	16,246	16,246	725,398	175,072		
Changes incident to business combinations	0	0	0	610,942	0		
Less: Dividends declared	170,715	170,696	227,821	205,972	131,333		
Change in other comprehensive income	-164,097	109,273	92,994	160,061	-32,195		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,080	0	8,695	11,846	7,427		
Holding company equity capital, ending balance	5,252,802	5,064,542	5,161,334	4,941,690	3,133,602		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.42	36.06	71	49.33	36.66	75	46.60	36.22	70	52.29	37.78	70	52.95	37.19	74
Commercial and industrial loans	16.47	11.11	77	20.78	14.40	78	19.05	13.52	78	17.66	12.02	77	19.46	12.85	77
Loans to individuals	4.85	3.60	72	3.23	3.57	61	3.19	3.40	61	5.38	4.20	65	6.41	4.31	71
Loans to depository institutions and acceptances of other banks	0.45	0.02	95	0.35	0.03	90	0.43	0.03	93	0.24	0.04	87	0.05	0.05	80
Agricultural loans	0.06	0.21	54	0.07	0.20	56	0.06	0.19	58	0.07	0.24	57	0.13	0.30	66
Other loans and leases	3.80	4.26	57	2.40	4.66	33	2.54	4.63	37	1.74	5.01	23	0.62	5	10
Net loans and leases	69.18	58.81	78	74.83	63	81	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92
Debt securities over 1 year	17.63	18.32	52	14.16	14.80	48	14.53	15.55	44	13.20	14.60	48	11.65	14.63	36
Mutual funds and equity securities	0.03	0.05	54	0.03	0.06	56	0.03	0.05	53	0.03	0.06	56	0.01	0.06	42
Subtotal	86.83	78.17	81	89.03	79.07	90	85.17	78.16	74	89.99	79.65	95	90.43	79.97	92
Interest-bearing bank balances	3.83	9.37	24	2.43	6.40	26	6.63	7.51	47	1.19	3.06	30	2.02	3.04	47
Federal funds sold and reverse repos	0.14	0.53	73	0.23	0.80	77	0.21	0.82	75	0.16	1.57	69	0.04	1.66	62
Debt securities 1 year or less	1.26	1.51	57	0.10	1.85	9	0.10	1.68	10	0.86	1.91	41	0.57	1.96	29
Trading assets	0.37	0.58	66	0.69	1.04	62	0.60	1.01	62	0.30	1.19	57	0.07	1.33	42
Total earning assets	92.43	91.57	60	92.47	90.87	68	92.72	91.05	70	92.50	89.53	79	93.13	89.74	84
Non-interest cash and due from depository institutions	0.87	0.99	39	1.09	1.03	54	0.98	1.07	41	1.11	1.14	42	1.44	1.21	68
Other real estate owned	0	0.01	33	0.01	0.03	41	0	0.02	27	0.03	0.03	60	0.02	0.04	41
All other assets	6.70	7.39	42	6.44	8.03	29	6.30	7.82	32	6.39	9.27	18	5.43	8.98	15
Memoranda															
Short-term investments	5.23	12.31	20	2.75	10.21	13	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37
U.S. Treasury securities	0.21	1.18	45	0.04	0.91	40	0.04	0.84	42	0.04	1.03	37	0.37	1.04	54
US agency securities (excluding mortgage-backed securities)	0.10	0.75	37	0.30	0.59	48	0.15	0.63	41	0.08	0.54	40	0.12	0.69	40
Municipal securities	0	1.70	7	0	1.60	17	0	1.69	8	0	1.34	21	0	1.62	7
Mortgage-backed securities	17.36	13.46	69	13.89	11.20	66	14.41	11.75	65	12.96	11.44	61	11.68	11.13	56
Asset-backed securities	1.17	0.47	79	0	0.31	24	0	0.32	24	0.68	0.28	79	0	0.33	25
Other debt securities	0.03	0.51	36	0.04	0.40	41	0.04	0.42	41	0.30	0.39	61	0.05	0.41	45
Loans held-for-sale	0.99	0.50	79	1.40	0.52	86	1.40	0.52	86	0.24	0.39	52	0.12	0.30	43
Loans held for investment	69.07	58.34	78	74.57	63.22	80	70.33	61.72	74	77.10	63.50	84	79.42	63.93	92
Real estate loans secured by 1-4 family	12.52	11.57	59	15.05	12.28	61	14.12	11.91	61	16.32	13.29	64	15.35	13.46	57
Revolving	2.35	1.44	72	3.03	1.72	74	2.79	1.66	72	3.54	2.07	74	4.64	2.27	84
Closed-end, secured by first liens	10.02	9.73	57	11.87	10.10	59	11.17	9.81	59	12.62	10.69	63	10.50	10.57	51
Closed-end, secured by junior liens	0.15	0.19	54	0.15	0.24	45	0.15	0.22	50	0.16	0.28	46	0.22	0.31	49
Commercial real estate loans	31.64	22.35	75	33.98	22.30	80	32.19	22.22	76	35.58	22.23	79	37.02	21.58	85
Construction and land development	4.88	3.40	68	6.85	3.47	82	5.28	3.40	77	7.08	3.44	82	5.97	3.51	78
Multifamily	2.36	3.32	48	2.46	3.10	48	2.45	3.12	48	1.94	3.01	42	2.03	2.72	46
Nonfarm nonresidential	24.39	14.65	84	24.67	14.72	84	24.47	14.72	82	26.56	14.69	85	29.02	14.44	92
Real estate loans secured by farmland	0.27	0.35	63	0.29	0.33	67	0.29	0.33	66	0.39	0.36	68	0.57	0.41	73

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	63.40	60.51	48	64.93	56.15	63	64.97	57.15	58	67.61	57.46	59	66.56	56.49	57
Real estate loans secured by 1-4 family	17.87	20	42	19.82	19.51	49	19.69	19.43	48	21.11	20.75	50	19.30	21.10	41
Revolving	3.35	2.47	63	3.99	2.66	68	3.89	2.64	66	4.58	3.15	69	5.83	3.50	78
Closed-end	14.51	17.35	39	15.83	16.64	45	15.79	16.59	45	16.53	17.39	46	13.47	17.39	34
Commercial real estate loans	45.15	37.13	59	44.73	33.63	67	44.88	34.63	65	46.01	33.52	68	46.55	32.14	70
Construction and land development	6.97	5.69	62	9.02	5.18	78	7.36	5.26	72	9.16	5.09	79	7.51	5.20	73
1-4 family	0.83	1.19	54	0.85	0.94	57	0.81	0.93	56	0.83	0.94	57	1.02	1.02	59
Other	6.14	4.46	67	8.17	4.09	87	6.55	4.19	75	8.32	4.02	86	6.49	4.05	78
Multifamily	3.37	5.41	38	3.23	4.78	41	3.41	4.96	40	2.51	4.69	35	2.55	4.10	39
Nonfarm nonresidential	34.82	24.45	73	32.47	22.19	77	34.11	22.93	80	34.34	22.15	77	36.49	21.40	87
Owner-occupied	13.53	8.31	81	11.52	7.46	76	12.81	7.68	79	11.36	7.72	75	11.40	8.03	68
Other	21.29	15.83	69	20.95	14.52	74	21.31	14.95	73	22.98	14.34	79	25.09	13.38	90
Real estate loans secured by farmland	0.38	0.61	63	0.39	0.52	66	0.40	0.54	66	0.50	0.55	68	0.71	0.63	71
Loans to depository institutions and acceptances of other banks	0.65	0.03	93	0.46	0.06	89	0.59	0.06	91	0.31	0.11	85	0.06	0.12	75
Commercial and industrial loans	23.51	19.45	64	27.36	22.98	69	26.56	22.17	68	22.83	19.53	65	24.46	20.32	66
Loans to individuals	6.93	6.58	66	4.26	6.23	59	4.45	6.13	59	6.96	7.13	61	8.06	7.36	65
Credit card loans	0.51	0.51	75	0.46	0.63	72	0.52	0.65	73	0.48	0.81	69	0.65	1.02	72
Agricultural loans	0.09	0.38	52	0.09	0.31	52	0.09	0.32	57	0.09	0.37	56	0.16	0.46	63
Other loans and leases	5.43	8.42	52	3.15	9.11	32	3.54	9.09	33	2.26	9.85	19	0.78	9.66	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	470.90	383.43	70	527.29	387.92	78	498.18	381.27	74	552.49	391.26	77	517.72	379.80	69
Real estate loans secured by 1-4 family	132.71	124.74	57	160.93	130.23	63	150.95	125.03	64	172.49	138.18	66	150.14	137.84	55
Revolving	24.92	15.53	71	32.41	18.32	73	29.86	17.42	71	37.43	21.26	75	45.34	23.33	82
Closed-end	107.79	107.54	53	128.52	110.40	60	121.09	106.14	59	135.06	115.20	62	104.80	112.79	48
Commercial real estate loans	335.37	238.58	76	363.23	237.16	80	344.18	234.65	78	375.94	229.44	82	362.04	219.72	82
Construction and land development	51.76	36.07	71	73.26	36.48	83	56.43	35.62	77	74.82	34.95	85	58.39	35.36	75
1-4 family	6.17	7.44	56	6.94	6.64	59	6.18	6.34	58	6.80	6.61	59	7.95	7.04	61
Other	45.60	28.34	76	66.32	28.60	91	50.25	28.16	78	68.02	27.32	92	50.44	27.26	83
Multifamily	25	35.29	48	26.25	32.93	47	26.16	32.74	47	20.50	31.04	43	19.84	27.85	44
Nonfarm nonresidential	258.61	156.30	85	263.72	156.60	86	261.59	155.06	88	280.62	152.10	88	283.81	147.22	88
Owner-occupied	100.47	52.63	85	93.57	52.43	80	98.20	52.37	83	92.81	53.07	80	88.64	54.89	76
Other	158.14	100.99	81	170.15	101.87	82	163.39	100.54	79	187.81	97.41	89	195.17	91.80	92
Real estate loans secured by farmland	2.82	3.67	63	3.13	3.43	67	3.05	3.44	66	4.07	3.60	68	5.54	4.02	74
Loans to depository institutions and acceptances of other banks	4.81	0.20	94	3.75	0.31	91	4.55	0.28	94	2.57	0.44	87	0.45	0.54	80
Commercial and industrial loans	174.61	116.17	79	222.15	150.16	82	203.64	139.91	78	186.57	122.02	79	190.28	128.82	72
Loans to individuals	51.46	36.56	72	34.57	36.83	62	34.13	37.47	61	56.85	43.51	65	62.70	42.67	67
Credit card loans	3.81	2.58	77	3.75	3.28	75	3.97	3.30	75	3.90	4.34	72	5.08	5.31	75
Agricultural loans	0.64	2.03	55	0.73	1.99	56	0.66	1.88	59	0.77	2.18	58	1.27	2.72	66
Other loans and leases	40.33	47.63	59	25.61	49.92	36	27.17	49.54	35	18.43	52.44	22	6.08	51.79	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.07	29.25	54	33.67	26.62	67	32.52	27.32	58	35.17	26.45	69	35.78	24.79	77
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	238.22	187.63	68	273.43	186.45	77	249.39	183.76	71	287.41	178.57	82	278.26	167.93	83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	338.69	244.92	76	367	243.47	79	347.59	240.85	78	380.22	236.10	82	366.89	225.98	82

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.23	12.31	20	2.75	10.21	13	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37
Liquid assets	22.89	29.12	36	18.66	24.65	37	23.02	26.22	47	15.84	22.44	37	15.73	22.72	35
Investment securities	18.91	20.37	48	14.30	17.19	39	14.67	17.85	35	14.10	16.99	38	12.23	17.27	30
Net loans and leases	69.18	58.81	78	74.83	63	81	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92
Net loans, leases and standby letters of credit	69.55	59.61	76	75.22	63.89	80	71.01	62.48	75	77.23	64.84	83	79.39	65.07	90
Core deposits	78.41	75.52	49	73.08	69.20	48	75.98	70.67	53	67.09	63.09	50	73.69	62.13	73
Noncore funding	9.24	10.15	57	14.29	15.53	61	11.57	14.13	53	19.88	19.36	64	15.10	21.34	42
Time deposits of \$250K or more	2.49	1.67	75	3.76	2.35	76	3.30	2.11	75	5.46	2.94	84	3.37	2.89	64
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.47	1.19	44	0.38	1.44	38	0.42	1.47	38	0.34	1.94	31	0.73	1.97	42
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.33	0.54	52	0.16	0.59	45	0.21	0.54	48	0.18	0.48	46	0.69	0.54	53
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	30	0.75	1.75	42	0	1.24	16	4.88	3.01	71	1.99	3.67	36
Earning assets that reprice within 1 year	47.35	38.80	73	45.27	38.76	66	48.23	39.38	73	49.91	39.29	83	53.26	40.29	84
Interest-bearing liabilities that reprice within 1 year	4.65	6.64	45	9.88	8.86	70	7.39	8.20	61	16.09	10.19	84	10.17	10.01	61
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	1.45	0.96	75	3.37	1.34	80
Net assets that reprice within 1 year	42.70	30.83	79	35.39	27.76	64	40.85	29.11	79	32.38	26.63	61	39.72	27.38	79
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.62	-3.31	74	12.96	6.19	72	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46
Net short-term noncore funding dependence	0.68	-9.17	80	8.30	-2.71	84	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45
Short-term investment / Short-term noncore funding	89.81	304.29	18	27.15	149.65	13	93.27	184.19	28	13.58	77.77	15	31.75	66.46	41
Liquid assets - short-term noncore funding / Nonliquid assets	22.13	36.72	34	10.47	24.47	29	20.23	28.18	43	-0.52	16.97	17	8.82	16.04	42
Net loans and leases / Total deposits	80.52	73.05	69	88.86	82.06	67	82.26	79.43	60	96.33	90.31	68	96.31	90.08	67
Net loans and leases / Core deposits	88.23	78.83	73	102.40	92.26	76	92.94	88.34	66	114.39	103.93	76	106.90	105	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.27	1.06	15	3.85	4.54	52	3.51	4.31	49	3.06	1.36	84	-3.05	-1.98	17
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.84	84.59	81	99.78	86.72	78	99.79	87.23	80	99.76	85.40	84	99.92	81.88	88
U.S. Treasury securities	1.12	6.01	42	0.27	5.26	41	0.25	4.72	43	0.29	6.15	36	3.06	6.99	53
US agency securities (excluding mortgage-backed securities)	0.52	4.24	37	2.07	3.94	51	1.03	4.01	42	0.54	3.49	40	0.96	4.02	42
Municipal securities	0	8.38	7	0.01	9.87	16	0	9.83	7	0.03	7.75	20	0	9.16	6
Mortgage-backed securities	91.82	66.09	87	97.17	66.61	94	98.25	66.64	98	91.92	67.43	85	95.48	65.45	92
Asset-backed securities	6.19	2.45	80	0	1.91	24	0	1.91	24	4.82	1.66	79	0	2.05	25
Other debt securities	0.18	3.01	35	0.26	2.93	40	0.26	3.01	40	2.16	2.94	61	0.42	2.79	47
Mutual funds and equity securities	0.16	0.29	57	0.22	0.38	58	0.21	0.35	57	0.24	0.40	56	0.08	0.42	41
Debt securities 1 year or less	6.64	8.18	52	0.71	11.25	6	0.71	10.55	8	6.10	11.86	39	4.67	11.91	30
Debt securities 1 to 5 years	10.32	17.39	41	19.78	17.70	58	17.22	17.03	52	3.82	17.94	22	4.04	19.18	23
Debt securities over 5 years	82.88	72.07	63	79.29	68.10	61	81.86	69.86	64	89.84	66.02	84	91.21	64.73	87
Pledged securities	35.63	33.37	54	30.92	37.16	38	48.11	35.67	68	25.17	30.57	48	39.03	33.30	59
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	98.60	64.27	72	26.37	124.80	29	254.64	183.32	72	23.64	26.69	58	13.57	6.77	64
Investment securities	38.43	32.48	62	9.77	20.30	33	17.43	23.62	46	70.10	11.75	92	0.19	9.42	33
Core deposits	12.29	16.96	33	23.28	26	50	27.78	26.88	64	34.35	11.23	89	3.16	7.29	41
Noncore funding	-32.37	-21.64	33	-24.35	-6.57	27	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			14,578,026	12,915,157	9,995,883
Commit: Secured commercial real estate loans	3,329,702	2,828,424	3,204,088	2,946,692	2,010,006
Commit: Unsecured real estate loans	161,173	63,433	85,953	85,561	24,217
Credit card lines (reported semiannually, June/Dec)			1,012,313	877,929	775,003
Securities underwriting	0	0	0	0	0
Standby letters of credit	204,415	204,317	217,903	230,783	202,364
Commercial and similar letters of credit	6,290	3,355	3,073	4,337	1,284
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	206,365	186,074	234,884	145,764	0
Credit derivatives - notional amount (holding company as beneficiary)	56,227	2,688	2,598	2,960	0
Credit derivative contracts w/ purchased credit protection-investment grade	262,592	188,761	237,482	148,723	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	155,500	492,500	230,500	107,000	65,500
Written options contracts (interest rate)	497,007	753,179	605,332	291,142	52,420
Purchased options contracts (interest rate)	337,149	301,226	299,193	220,661	0
Interest rate swaps	12,199,601	10,908,586	11,185,754	8,816,837	1,840,288
Futures and forward foreign exchange	16,147	25,090	24,125	32,894	28,843
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							26.80	22.01	73	26.79	23.52	66	30.60	24.05	74
Standby letters of credit	0.37	0.66	40	0.39	0.72	41	0.40	0.71	42	0.48	0.84	43	0.62	0.92	47
Commercial and similar letters of credit	0.01	0.02	66	0.01	0.02	57	0.01	0.02	55	0.01	0.02	60	0	0.02	42
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.37	0.24	72	0.35	0.39	70	0.43	0.35	71	0.30	0.42	69	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.10	0.18	67	0.01	0.33	58	0	0.30	56	0.01	0.52	57	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.47	0.18	81	0.36	0.24	78	0.44	0.25	81	0.31	0.30	77	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	23.79	47.31	59	23.53	51.49	56	22.70	48.62	53	19.64	68.47	50	6.08	65.81	23
Interest rate contracts	23.76	35.15	61	23.48	36.10	59	22.65	34.36	55	19.57	47.31	53	5.99	43.84	26
Interest rate futures and forward contracts	0.28	4.39	50	0.93	8.89	52	0.42	6.21	42	0.22	10.67	38	0.20	11.40	44
Written options contracts (interest rate)	0.90	1.69	58	1.42	2.33	60	1.11	2.18	55	0.60	2.47	54	0.16	2.16	35
Purchased options contracts (interest rate)	0.61	1.29	68	0.57	1.45	64	0.55	1.46	64	0.46	2.65	63	0	2.32	23
Interest rate swaps	21.98	20.27	66	20.57	20.71	61	20.56	20.83	60	18.29	28.86	57	5.63	26.74	30
Foreign exchange contracts	0.03	6.12	58	0.05	5.79	58	0.04	6.01	56	0.07	10.12	52	0.09	10.92	50
Futures and forward foreign exchange contracts	0.03	3.76	60	0.05	3.70	59	0.04	3.47	57	0.07	5.23	53	0.09	5.22	52
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							36.84	42.82	61	35.84	45.53	50	39.61	44.93	60

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	13,205,404	12,480,581	12,344,904	9,468,534	1,987,051
Interest rate contracts	13,189,257	12,455,491	12,320,779	9,435,640	1,958,208
Foreign exchange contracts	16,147	25,090	24,125	32,894	28,843
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	171,647	517,590	254,625	139,894	94,343
Written options	497,007	753,179	605,332	291,142	52,420
Exchange-traded	0	0	0	0	0
Over-the-counter	497,007	753,179	605,332	291,142	52,420
Purchased options	337,149	301,226	299,193	220,661	0
Exchange-traded	0	0	0	0	0
Over-the-counter	337,149	301,226	299,193	220,661	0
Swaps	12,199,601	10,908,586	11,185,754	8,816,837	1,840,288
Held for trading	9,290,046	8,786,128	8,808,266	7,291,053	1,869,131
Interest rate contracts	9,273,899	8,761,038	8,784,141	7,258,159	1,840,288
Foreign exchange contracts	16,147	25,090	24,125	32,894	28,843
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,915,358	3,694,453	3,536,638	2,177,481	117,920
Interest rate contracts	3,915,358	3,694,453	3,536,638	2,177,481	117,920
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	12,970,989	11,916,163	11,977,054	9,326,115	1,934,631
One year or less	730,571	806,417	597,117	319,401	262,142
Over 1 year to 5 years	8,067,789	7,120,831	7,351,014	5,660,945	1,044,234
Over 5 years	4,172,629	3,988,915	4,028,923	3,345,769	628,255
Gross negative fair value (absolute value)	110,458	179,591	156,863	36,980	18,208
Gross positive fair value	244,991	463,028	401,295	140,016	19,332
Held for trading	197,018	362,700	314,234	138,672	18,388
Non-traded	47,973	100,328	87,061	1,344	944
Current credit exposure on risk-based capital derivative contracts	241,890	452,816	395,036	138,726	18,388
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.88	94.10	48	99.80	94.62	49	99.80	94.10	51	99.65	93.44	52	98.55	92.91	44
Foreign exchange contracts	0.12	3.22	56	0.20	3.07	56	0.20	3.49	53	0.35	3.20	54	1.45	3.39	64
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	1.30	12.59	31	4.15	14.59	36	2.06	14.05	28	1.48	13.49	26	4.75	12.78	43
Exchange-traded	3.76	7.18	46	6.03	8.60	55	4.90	8.18	51	3.07	5.91	47	2.64	6.60	41
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	3.76	6.91	48	6.03	8.13	56	4.90	7.73	53	3.07	5.10	50	2.64	5.49	47
Exchange-traded	2.55	3.41	63	2.41	3.51	63	2.42	3.42	62	2.33	4.42	58	0	4.19	18
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	2.55	3.01	65	2.41	2.98	66	2.42	2.86	64	2.33	3.35	62	0	3.20	20
Held for trading															
Interest rate contracts	92.38	71.71	70	87.40	67.37	63	90.61	68.76	69	93.12	69.75	70	92.61	70.34	66
Foreign exchange contracts	70.35	40.70	59	70.40	43.02	59	71.35	43.53	58	77	44.16	64	94.07	46.31	75
Equity, commodity, and other contracts	70.23	34.66	70	70.20	36.62	70	71.16	36.62	71	76.66	37.24	75	92.61	38.40	88
Non-traded															
Interest rate contracts	0.12	1.55	70	0.20	1.45	68	0.20	1.60	66	0.35	1.60	66	1.45	1.85	72
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	29.65	59.30	40	29.60	56.98	40	28.65	56.47	41	23	55.84	35	5.93	53.69	24
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	29.65	56.22	41	29.60	54.32	41	28.65	53.82	42	23	52.22	36	5.93	50.60	25
Over 1 year to 5 years	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Over 5 years	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Gross negative fair value (absolute value)															
One year or less	98.22	91.91	54	95.48	90.28	50	97.02	91.48	55	98.50	93.86	57	97.36	94.47	51
Over 1 year to 5 years	5.53	27.90	24	6.46	31.66	24	4.84	32.05	21	3.37	32.17	16	13.19	32.51	39
Over 5 years	61.09	29.78	93	57.06	27.15	92	59.55	27.06	93	59.79	30.45	89	52.55	31.16	87
Gross positive fair value															
One year or less	31.60	29.19	53	31.96	28.15	59	32.64	29.56	55	35.34	28.09	62	31.62	28.71	56
Over 1 year to 5 years	0.84	1.18	41	1.44	1.65	56	1.27	1.55	50	0.39	0.83	37	0.92	0.72	68
Over 5 years	1.86	1.59	63	3.71	2.48	72	3.25	2.23	74	1.48	1.19	67	0.97	0.85	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	56	0.04	0.07	57	0.03	0.07	54	0.01	0.06	39	0.01	0.06	36
Gross positive fair value (X)	0.05	0.06	65	0.10	0.10	65	0.09	0.09	64	0.03	0.07	54	0.01	0.06	31
Held for trading (X)	0.04	0.05	71	0.08	0.07	68	0.07	0.07	67	0.03	0.06	66	0.01	0.05	46
Non-traded (X)	0.01	0.01	59	0.02	0.02	68	0.02	0.02	68	0	0.01	21	0	0.01	16
Current credit exposure (X)	0.05	0.05	69	0.10	0.07	70	0.09	0.06	71	0.03	0.05	58	0.01	0.04	38
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.54	0.59	64	1.08	0.91	66	0.95	0.85	66	0.33	0.73	51	0.06	0.53	38

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	605,736	281,402	281,402	250,555	249,268
Gross losses	86,059	89,999	119,261	79,135	74,054
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,988
Recoveries	18,793	17,426	24,549	21,523	23,644
Net losses	67,266	72,573	94,712	57,612	50,410
Provision for loan and lease losses	-46,227	311,977	336,052	87,720	51,697
Adjustments	0	82,994	82,994	739	0
Ending balance	492,243	603,800	605,736	281,402	250,555
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	-0.12	43	0.81	0.66	70	0.65	0.51	73	0.19	0.15	68	0.16	0.14	67
Provision for loan and lease losses / Average loans and leases	-0.16	-0.21	47	1.05	1.06	57	0.85	0.82	58	0.24	0.24	60	0.20	0.24	60
Provision for loan and lease losses / Net loan and lease losses	-68.72	-65.12	51	429.88	587.54	54	354.81	487.86	55	152.26	130.58	70	102.55	134.68	41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.32	51	1.53	1.58	55	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61
Allowance for loan and lease losses / Total loans and leases	1.27	1.30	51	1.50	1.55	57	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62
Allowance for loan and lease losses / Net loans and leases losses (X)	5.49	17.40	21	6.24	11.29	46	6.40	11.58	46	4.88	8.03	52	4.97	7.54	52
Allowance for loan and lease losses / Nonaccrual assets	316.63	330.05	61	357.62	301.93	70	346.79	299.17	69	276.87	218.72	77	231.48	214.03	66
ALLL / 90+ days past due + nonaccrual loans and leases	304.94	271.93	68	342.39	249.38	73	338.81	244.34	75	239.33	151.73	79	223.64	160.51	76
Gross loan and lease losses / Average loans and leases	0.29	0.20	73	0.30	0.35	58	0.30	0.34	55	0.22	0.28	50	0.29	0.30	63
Recoveries / Average loans and leases	0.06	0.08	48	0.06	0.07	48	0.06	0.07	54	0.06	0.08	47	0.09	0.09	57
Net losses / Average loans and leases	0.23	0.12	78	0.24	0.28	57	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0.01	0	89
Recoveries / Prior year-end losses	15.76	25.09	37	22.02	24.77	54	31.02	33.98	53	29.06	36.22	47	26.15	41.30	37
Earnings coverage of net loan and lease losses (X)	10.02	26.30	30	8.40	20.97	39	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45

Net Loan and Lease Losses By Type

Real estate loans	0.12	0.02	87	0.06	0.04	70	0.08	0.04	75	0.01	0.01	58	0.02	0.02	62
Real estate loans secured by 1-4 family	0.05	-0.01	91	0.09	0.01	89	0.06	0.01	87	0.02	0.01	61	0.03	0.01	63
Revolving	0.11	-0.07	93	0.06	0.01	76	0.01	0.01	66	0	0.02	34	0.12	0.03	79
Closed-end	0.04	-0.01	90	0.10	0.01	90	0.07	0	88	0.02	0	74	-0.01	0.01	27
Commercial real estate loans	0.14	0.04	84	0.04	0.06	59	0.08	0.07	63	0.01	0.01	61	0.04	0.01	77
Construction and land development	-0.15	0.01	5	-0.03	0	18	-0.04	0	16	-0.11	-0.01	5	-0.02	-0.03	40
1-4 family	0	0	17	-0.03	0	8	-0.03	0	6	-0.01	0	12	-0.01	-0.01	22
Other	-0.15	0.01	4	0	0	41	-0.01	0	28	-0.10	-0.01	5	-0.01	-0.02	43
Multifamily	0.02	0.01	87	0	0	58	0	0	58	0.06	0	93	0.04	0	89
Nonfarm nonresidential	0.21	0.05	87	0.06	0.08	59	0.11	0.11	64	0.04	0.02	71	0.05	0.02	74
Owner-occupied	0.08	0.01	93	0.01	0.02	54	0.01	0.02	53	0.03	0.01	85	0.02	0.01	75
Other	0.13	0.04	82	0.06	0.05	70	0.10	0.08	71	0.01	0.01	66	0.03	0.01	80
Real estate loans secured by farmland	0	-0.01	55	0.88	0.04	96	1	0.02	97	0.11	0.01	91	-1.37	0	1
Commercial and industrial loans	0.48	0.19	84	0.58	0.46	66	0.56	0.47	67	0.45	0.37	69	0.51	0.31	75
Loans to individuals	0.59	0.72	54	1	1.25	57	0.98	1.13	57	0.61	1.17	32	0.55	1.16	35
Credit card loans	2.15	2.27	54	3.10	3.33	43	2.70	2.92	40	3.31	3.11	55	2.17	2.92	30
Agricultural loans	4.04	0.02	99	0.32	0.11	83	0.26	0.19	78	0.66	0.08	92	5.16	0.15	97
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.01	0.09	49	0	0.14	36	0	0.15	35	0.01	0.15	40	0.32	0.14	80

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	54,857	49,804	43,232	107,850	53,129
90+ days past due loans and leases	5,960	7,512	4,117	15,943	3,798
Nonaccrual loans and leases	155,465	168,837	174,669	101,636	108,239
Total past due and nonaccrual loans and leases	216,282	226,153	222,018	225,429	165,166
Restructured 30-89 days past due	1,553	1,612	1,807	1,731	2,543
Restructured 90+ days past due	636	93	150	264	1
Restructured nonaccrual	21,853	4,591	39,035	17,084	26,242
Total restructured loans and leases	24,042	6,296	40,992	19,079	28,786
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	23,590	0	1,097
Total past due and nonaccrual loans held for sale	0	0	23,590	0	1,097
Restructured loans and leases in compliance	123,866	161,806	133,014	131,150	113,044
Other real estate owned	1,563	5,365	1,819	14,373	6,220
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.14	0.29	29	0.12	0.37	22	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21
90+ days past due loans and leases	0.02	0.09	42	0.02	0.13	41	0.01	0.12	35	0.04	0.15	42	0.01	0.17	31
Nonaccrual loans and leases	0.40	0.54	39	0.42	0.66	31	0.45	0.66	37	0.27	0.51	23	0.42	0.54	38
90+ days past due and nonaccrual loans and leases	0.42	0.68	30	0.44	0.84	26	0.46	0.85	28	0.32	0.71	18	0.43	0.75	24
30-89 days past due restructured	0	0.01	61	0	0.01	54	0	0.01	54	0	0.01	50	0.01	0.02	60
90+ days past due restructured	0	0	74	0	0.01	62	0	0.01	62	0	0.01	69	0	0.01	52
Nonaccrual restructured	0.06	0.12	39	0.01	0.14	12	0.10	0.13	48	0.05	0.14	30	0.10	0.16	42
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0.06	0.01	92	0	0	40	0	0	81
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.14	0.29	29	0.12	0.37	22	0.11	0.40	12	0.29	0.43	38	0.20	0.44	21
90+ days past due assets	0.02	0.09	40	0.02	0.13	39	0.01	0.12	34	0.04	0.15	41	0.01	0.18	29
Nonaccrual assets	0.40	0.55	38	0.42	0.67	31	0.45	0.67	36	0.27	0.53	23	0.42	0.57	37
30+ days past due and nonaccrual assets	0.56	1	22	0.56	1.25	21	0.57	1.29	15	0.60	1.19	19	0.64	1.26	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.40	42	0.33	0.52	36	0.33	0.52	33	0.24	0.44	23	0.34	0.48	36
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.42	36	0.34	0.55	32	0.33	0.55	31	0.27	0.48	25	0.36	0.52	34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.48	64	0.64	0.61	55	0.57	0.60	51	0.52	0.53	56	0.70	0.60	63
Allowance for loan and lease losses	57.51	67.85	52	55.93	66.38	46	51.42	66.66	40	88.54	115.41	42	91.81	118.28	43
Equity capital + allowance for loan and lease losses	4.93	4.12	69	5.96	5.10	64	5.40	4.97	59	4.77	4.28	57	6.80	4.79	74
Tier 1 capital + allowance for loan and lease losses	5.33	4.89	64	6.68	6.26	58	6.02	6.05	55	5.46	5.65	53	6.89	6.16	60
Loans and leases + other real estate owned	0.73	0.82	49	0.84	0.98	47	0.80	0.97	41	0.67	0.85	41	0.89	0.96	49

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.08	0.25	22	0.09	0.35	20	0.09	0.39	15	0.12	0.38	15	0.16	0.42	18
90+ days past due	0.02	0.12	48	0.01	0.17	44	0	0.16	35	0.04	0.16	53	0	0.22	27
Nonaccrual	0.32	0.60	30	0.34	0.70	23	0.41	0.76	28	0.19	0.46	23	0.29	0.57	28
Commercial and industrial															
30–89 days past due	0.18	0.24	52	0.11	0.24	37	0.08	0.23	24	0.65	0.31	84	0.09	0.30	21
90+ days past due	0.01	0.02	56	0.03	0.03	71	0.01	0.03	56	0.03	0.05	57	0.01	0.05	47
Nonaccrual	0.75	0.65	66	0.72	0.80	51	0.67	0.75	50	0.58	0.83	41	0.84	0.76	62
Individuals															
30–89 days past due	0.67	0.60	63	0.81	0.74	63	0.65	0.83	41	0.80	0.83	48	0.91	0.84	52
90+ days past due	0.06	0.08	63	0.14	0.11	74	0.12	0.14	64	0.09	0.17	57	0.13	0.16	65
Nonaccrual	0.26	0.17	70	0.05	0.24	35	0.12	0.28	44	0.21	0.17	65	0.17	0.23	54
Depository institution loans															
30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0	0.11	29	0	0.15	27	0.08	0.17	65	0.37	0.24	75	0.19	0.17	69
90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual	1.28	0.51	83	0.26	0.72	56	0.28	0.49	61	0.43	0.67	64	1.03	0.75	75
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.07	0.11	60	0.06	0.14	56	0.06	0.18	52	0.11	0.20	54	0.53	0.17	87
90+ days past due	0	0.01	73	0	0.01	31	0	0.01	33	0	0.01	68	0.01	0.01	78
Nonaccrual	0.02	0.13	50	0.01	0.19	38	0	0.15	40	0.01	0.13	39	0.04	0.14	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.15	0.36	33	0.14	0.51	19	0.22	0.65	20	0.26	0.67	17	0.30	0.71	20
	90+ days past due	0.02	0.25	49	0.02	0.36	47	0.01	0.33	40	0.12	0.31	64	0	0.46	30
	Nonaccrual	0.71	0.76	57	0.28	0.91	16	0.33	0.89	18	0.36	0.73	27	0.55	0.86	39
Revolving	30-89 days past due	0.43	0.33	65	0.20	0.40	32	0.26	0.48	34	0.41	0.45	49	0.47	0.50	47
	90+ days past due	0.03	0.03	74	0	0.02	66	0	0.03	30	0.01	0.05	59	0	0.05	53
	Nonaccrual	0.67	1.05	52	0.64	1.28	44	0.80	1.13	58	0.70	1	57	0.84	1.17	61
Closed-end	30-89 days past due	0.09	0.36	23	0.13	0.52	18	0.20	0.65	18	0.22	0.70	15	0.22	0.75	17
	90+ days past due	0.01	0.27	46	0.02	0.41	48	0.01	0.38	40	0.15	0.35	65	0	0.53	32
	Nonaccrual	0.72	0.71	58	0.19	0.89	13	0.22	0.87	15	0.27	0.70	19	0.42	0.84	31
Junior lien	30-89 days past due	0.03	0.01	84	0	0.02	29	0.02	0.02	71	0.02	0.02	58	0.02	0.03	50
	90+ days past due	0.01	0	89	0	0	74	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.03	0.04	50	0.05	0.05	57	0.05	0.04	62	0.03	0.04	45	0.09	0.06	70
Commercial real estate	30-89 days past due	0.04	0.16	29	0.06	0.21	28	0.04	0.26	23	0.05	0.18	26	0.10	0.17	36
	90+ days past due	0.02	0.01	70	0.01	0.02	62	0	0.02	53	0.01	0.03	56	0	0.03	42
	Nonaccrual	0.16	0.48	25	0.36	0.53	44	0.43	0.62	46	0.09	0.23	29	0.18	0.28	41
Construction and development	30-89 days past due	0.11	0.15	65	0.05	0.24	37	0.04	0.28	36	0.06	0.28	42	0.26	0.21	67
	90+ days past due	0.03	0.01	88	0.01	0.01	79	0	0.01	72	0.03	0.02	77	0	0.02	66
	Nonaccrual	0.20	0.31	68	0.13	0.32	53	0.13	0.41	52	0.12	0.20	57	0.22	0.19	67
1-4 family	30-89 days past due	0.02	0.03	71	0	0.03	59	0	0.03	56	0	0.06	50	0.13	0.06	75
	90+ days past due	0.01	0	93	0	0	41	0	0	42	0.01	0	85	0	0	43
	Nonaccrual	0	0.02	66	0.01	0.03	61	0	0.03	56	0.03	0.02	74	0.06	0.02	77
Other	30-89 days past due	0.09	0.10	73	0.05	0.17	49	0.04	0.22	45	0.06	0.20	52	0.13	0.13	65
	90+ days past due	0.03	0	91	0.01	0	87	0	0	82	0.02	0.01	81	0	0.02	71
	Nonaccrual	0.20	0.25	72	0.12	0.26	56	0.13	0.35	56	0.09	0.17	56	0.16	0.15	66
Multifamily	30-89 days past due	0.02	0.09	57	0	0.09	24	0.09	0.09	68	0.04	0.08	59	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.13	54	0.01	0.09	44	0.01	0.11	41	0.04	0.05	62	0.01	0.08	51
Nonfarm non-residential	30-89 days past due	0.03	0.12	31	0.08	0.21	37	0.03	0.23	23	0.05	0.14	28	0.08	0.17	28
	90+ days past due	0.01	0.01	69	0	0.02	64	0	0.02	57	0.01	0.03	54	0	0.03	45
	Nonaccrual	0.17	0.58	20	0.45	0.68	46	0.54	0.80	46	0.09	0.28	23	0.18	0.30	39
Owner Occupied	30-89 days past due	0.02	0.04	48	0.03	0.07	44	0.01	0.07	30	0.03	0.07	36	0.04	0.09	31
	90+ days past due	0.01	0	79	0	0	72	0	0	69	0	0.01	59	0	0.01	25
	Nonaccrual	0.10	0.20	34	0.12	0.26	29	0.32	0.27	61	0.05	0.16	26	0.05	0.17	23
Other	30-89 days past due	0.01	0.07	40	0.05	0.13	47	0.02	0.14	38	0.02	0.07	33	0.04	0.07	49
	90+ days past due	0.01	0.01	75	0	0.01	69	0	0.01	66	0.01	0.01	66	0	0.01	62
	Nonaccrual	0.07	0.31	31	0.33	0.36	57	0.22	0.44	42	0.05	0.10	42	0.13	0.13	66
Farmland	30-89 days past due	0.66	0.13	90	0.35	0.24	76	0.11	0.11	70	0.51	0.23	80	0.06	0.25	49
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.73	1.06	63	1.51	1.49	66	0.91	1.13	62	1.05	0.84	67	1.07	1.23	65
Credit card	30-89 days past due	0.51	0.79	25	0.87	0.92	40	0.89	0.95	43	1.28	1.19	52	1.13	1.22	38
	90+ days past due	0.57	0.40	63	0.96	0.55	74	0.83	0.63	62	1.04	0.78	59	0.98	0.73	56
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,153,753	3,267,747	3,287,534	3,270,576	2,189,115
Retained earnings	1,637,283	1,177,320	1,268,034	1,068,327	843,767
Accumulated other comprehensive income (AOCI)	-5,462	174,914	158,635	65,641	-94,420
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,785,574	4,619,981	4,714,203	4,404,544	2,938,462
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	514,190	531,584	520,617	593,888	133,996
Accumulated other comprehensive income-related adjustments	-5,462	174,914	158,635	65,642	-94,419
Other deductions from common equity tier 1 capital	81	81	86	1,555	888
Subtotal:	4,276,765	3,913,402	4,034,865	3,743,459	2,897,997
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,276,765	3,913,402	4,034,865	3,743,459	2,897,997
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	537,145	537,145	537,145	537,145	195,140
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	537,145	537,145	537,145	537,145	195,140
Less: Additional tier 1 capital deductions	0	0	0	0	2,721
Additional tier 1 capital	537,145	537,145	537,145	537,145	192,419
Tier 1 Capital	4,813,910	4,450,547	4,572,010	4,280,604	3,090,416
Tier 2 Capital					
Tier 2 capital instruments and related surplus	510,000	560,000	510,000	560,000	260,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	441,618	526,371	522,220	282,777	250,960
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	951,618	1,086,371	1,032,220	842,777	510,960
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	951,618	1,086,371	1,032,220	842,777	510,960
Exited advanced approach tier 2 capital					
Total capital	5,765,528	5,536,918	5,604,230	5,123,381	3,601,376
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	55,332,040	53,019,144	54,300,158	47,335,281	32,351,607
Less: Deductions from common equity tier 1 capital	514,272	531,665	520,702	595,443	137,604
Less: Other deductions	1,019	1,153	1,216	19,439	11,101
Total assets for leverage ratio	54,816,749	52,486,326	53,778,240	46,720,399	32,202,902
Total risk-weighted assets	44,619,487	42,089,658	41,767,807	41,831,642	29,121,309
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.59	12.59	7	9.30	12.26	6	9.66	12.35	6	8.95	12.11	3	9.95	12.09	15
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.79	13.31	7	10.57	12.97	12	10.95	13.08	16	10.23	12.78	12	10.61	12.85	11
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.92	15.21	11	13.16	15.12	17	13.42	15.23	21	12.25	14.36	14	12.37	14.45	15
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.78	9.07	44	8.48	9.05	34	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,204	2,271	2,879	3,706	3,950	-2.95	16.18
Other insurance activities income	2,204	2,271	2,879	3,706	3,950	-2.95	16.18
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,065,256	1,044,046	1,049,373	775,665	554,134	2.03	212.08

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.15	0.38	62	0.16	0.41	64	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.08	11.72	84	20.66	11.07	90	20.27	11.03	89	17	11.51	71	16.59	10.22	73
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		42,710			26,445			37,794			34,076			21,638	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.08	0.44	83	0.05	0.75	77	0.07	0.75	80	0.07	1.39	76	0.07	1.79	73

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	123	562	127	860	952
Real estate loans	123	562	127	860	952
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	123	562	127	860	952
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-78.11	-0.16	7	-39.31	-0.58	12	-85.23	-2.40	4	-9.66	22.48	27	-18.35	7.24	17
Total selected assets	-78.11	3.36	6	-39.31	2.65	11	-85.23	2.04	6	-9.66	12.40	26	-18.35	3.24	18
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	315,536	340,387	540,841	405,920	251,703	-7.30	21.16
Dividends	315,000	337,500	537,500	400,000	250,000	-6.67	21.15
Interest	536	2,887	3,341	5,920	1,703	-81.43	24.36
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	10,000	10,000	0	10,000	-100.00	-100.00
Dividends	0	10,000	10,000	0	0	-100.00	
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	10,000		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	315,536	350,387	550,841	405,920	261,703	-9.95	20.45
Securities gains (losses)	0	0	0	-16	0		
Other operating income	-26	4,721	4,966	11,606	-3,904		
Total operating income	315,510	355,108	555,807	417,510	257,799	-11.15	20.73
Operating Expenses							
Personnel expenses	256	304	396	6	2	-15.79	
Interest expense	20,411	31,989	42,646	40,885	24,874	-36.19	-48.23
Other expenses	5,536	5,786	10,453	13,965	21,866	-4.32	-57.16
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	26,203	38,079	53,495	54,856	46,742	-31.19	-49.94
Income (loss) before taxes	289,307	317,029	502,312	362,654	211,057	-8.74	38.43
Applicable income taxes (credit)	-6,869	-8,721	-12,202	-9,753	-13,690		
Extraordinary items							
Income before undistributed income of subsidiaries	296,176	325,750	514,514	372,407	224,747	-9.08	29.32
Equity in undistributed income of subsidiaries	263,889	-102,464	-140,819	191,373	203,729		
Bank subsidiaries	254,011	-95,475	-142,263	184,066	210,922		
Nonbank subsidiaries	9,878	-6,989	1,444	7,307	-7,193		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	560,065	223,286	373,695	563,780	428,476	150.83	214.23
Memoranda							
Bank net income	569,011	242,025	395,237	584,066	460,922	135.10	171.28
Nonbank net income	9,878	3,011	11,444	7,307	-7,193	228.06	
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,456,719	92.14	5,392,309	89.85	5,339,849	91.25	5,403,005	3,418,471	1.19	63.78
Common and preferred stock	5,356,719	90.45	5,292,309	88.18	5,239,849	89.54	5,300,302	3,415,768	1.22	60.90
Excess cost over fair value	0	0	0	0	0	0	2,703	2,703		-100.00
Loans, advances, notes, and bonds	100,000	1.69	100,000	1.67	100,000	1.71	100,000	0	0.00	
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	57,351	0.97	37,552	0.63	46,271	0.79	43,370	34,586	52.72	-49.33
Common and preferred stock	57,351	0.97	37,552	0.63	46,271	0.79	43,370	34,586	52.72	-19.43
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	378,242	6.39	543,635	9.06	439,352	7.51	365,111	213,096	-30.42	91.14
Cash and due from unrelated depository institution	9,277	0.16	9,277	0.15	9,277	0.16	9,277	9,927	0.00	-53.41
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	20,789	0.35	18,657	0.31	16,975	0.29	54,142	62,915	11.43	-74.63
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,922,378	100.00	6,001,430	100.00	5,851,724	100.00	5,874,905	3,738,995	-1.32	57.79
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	299,323	5.05	298,697	4.98	298,853	5.11	298,228	297,603	0.21	0.61
Subordinated notes and debentures	297,780	5.03	546,094	9.10	297,553	5.08	545,669	248,101	-45.47	-43.47
Other liabilities	62,163	1.05	81,787	1.36	83,674	1.43	79,008	49,379	-23.99	408.70
Balance due to subsidiaries and related institutions	10,310	0.17	10,310	0.17	10,310	0.18	10,310	10,310	0.00	0.00
Total liabilities	669,576	11.31	936,888	15.61	690,390	11.80	933,215	605,393	-28.53	-20.93
Equity Capital	5,252,802	88.69	5,064,542	84.39	5,161,334	88.20	4,941,690	3,133,602	3.72	80.72
Perpetual preferred stock (income surplus)	537,145	9.07	537,145	8.95	537,145	9.18	537,145	195,140	0.00	326.37
Common stock	169,171	2.86	167,411	2.79	168,133	2.87	166,801	143,300	1.05	19.92
Common surplus	3,883,289	65.57	3,832,142	63.85	3,851,208	65.81	3,819,336	3,060,561	1.33	29.97
Retained earnings	1,567,366	26.47	1,084,736	18.07	1,178,019	20.13	1,068,327	843,767	44.49	421.24
Accumulated other comprehensive income	-5,462	-0.09	174,914	2.91	158,635	2.71	65,641	-94,420		
Other equity capital components	-898,707	-15.17	-731,806	-12.19	-731,806	-12.51	-715,560	-1,014,746		
Total liabilities and equity capital	5,922,378	100.00	6,001,430	100.00	5,851,724	100.00	5,874,905	3,738,995	-1.32	57.79
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	10,310	0.17	10,310	0.17	10,310	0.18	10,310	10,310	0.00	0.00
Notes payable to subsidiaries that issued TPS	10,000	0.17	10,000	0.17	10,000	0.17	10,000	10,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.38	12.52	69	5.89	6.29	40	7.37	7.29	48	11.87	9.68	73	14.29	10.40	88
Bank net income / Average equity investment in banks	14.37	12.35	70	6.06	6.43	37	7.44	7.45	47	12.07	10.51	69	13.96	11.19	78
Nonbank net income / Average equity investment in nonbanks	26.11	13.18	80	9.18	8.01	63	25.88	9.75	84	18.53	7.89	80	-19.30	7.10	2
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	101.60	96.45	52	108.39	87.60	68	105.76	88.16	64	103.60	82.22	56	107.57	82.56	80
Nonbank net income / Parent net income	1.76	3.22	63	1.35	4.43	58	3.06	3.59	68	1.30	5.93	60		3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	12.75	16.51	50	18.50	20.37	67	13.38	20.06	48	18.88	20.43	67	19.32	20.88	66
Total debt / Equity capital	11.37	11.37	64	16.68	14.74	70	11.56	14.41	60	17.08	14.31	70	17.41	14.69	70
Total debt + notes payable to subs that issued TPS / Equity capital	11.56	13.41	53	16.88	17.04	66	11.75	16.67	49	17.28	16.36	69	17.73	17.10	68
Total debt + Loans guaranteed for affiliate / Equity capital	11.37	11.46	63	16.68	15.02	70	11.56	14.68	58	17.08	14.56	70	17.41	15.14	70
Total debt / Equity capital – excess over fair value	11.37	11.47	64	16.68	14.86	69	11.56	14.52	60	17.09	14.51	70	17.43	14.81	70
Long-term debt / Equity capital	11.37	10.65	64	16.68	13.73	70	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0.05	0.12	78	0.09	0.12	82
Long-term debt / Consolidated long-term debt	49.57	40.69	53	51.82	32.61	68	49.53	34.67	63	54.15	28.44	76	32.93	28.63	58
Double Leverage															
Equity investment in subs / Equity capital	103.07	103.15	54	105.24	103.27	65	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82
Total investment in subs / Equity capital	104.97	108.29	54	107.21	110.46	61	104.36	110.16	47	110.21	111.07	69	110.19	112.48	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.22	0.27	51	0.89	0.69	67	0.33	0.47	48	0.72	0.36	70	0.75	0.35	72
Equity investment in subs – equity cap / Net income-div (X)	0.31	0.85	27	3.78	2.31	77	0.86	1.82	32	1.13	1.22	51	1.08	1.22	58
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	163.72	152.56	67	174.27	128.63	78	201.92	136.59	81	163.81	177.68	52	152.46	162.34	49
Cash from ops + noncash items + op expense / Op expense + dividend	159.27	155.61	61	184.01	142.45	75	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	69.09	94.59	27	187.39	140.42	75	114.10	134.08	50	162.93	116.34	84	107.09	103.19	60
Pretax operating income + interest expense / Interest expense	1,517.41	1,645.53	58	1,091.06	1,826.91	57	1,277.86	2,016.32	59	987.01	1,968.54	40	948.50	2,898.75	46
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,506.79	1,896.20	60	1,084.56	1,413.95	61	1,270.59	1,539.23	63	977.50	1,632.83	44	934.65	1,369.37	45
Dividends + interest from subsidiaries / Interest expense + dividends	165.09	174.48	60	172.87	144.62	69	203.66	150.43	77	164.44	210.80	40	161.13	188.90	45
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	45.73	16.08	79
Net income / Current part of long-term debt + preferred dividends (X)	22.52	40.79	46	8.98	26.65	34	11.27	35.64	37	24.64	57.11	56	30.65	33.93	64
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.37	3.29	72	7.99	3.69	77	6.25	3.85	72	5.28	2.64	73	4.48	2.61	68
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.13	1.76	54	0.12	2.95	51	0.14	2.66	52	0.15	5.62	46	0.14	5.50	45
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	57.64	69.90	43	52.40	84.44	30	44.28	81.10	22	55.31	57.84	56	58.44	57.26	59
Dividends declared / Net income.....	30.48	27.22	56	76.45	49.77	80	60.96	42.29	77	36.53	33.08	56	30.65	27.33	53
Net income – dividends / Average equity.....	10	9.25	66	1.39	3.19	29	2.88	4.14	32	7.53	6.46	64	9.91	7.33	82
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	184.52	160.45	67	197.72	130.19	75	235.93	132.17	81	194.20	178.13	54	190.36	157.73	59
Dividends from nonbank subsidiaries.....	0	6.19	21	5.86	3.74	78	4.39	3.41	74	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	184.52	213.42	60	203.58	167.02	71	240.32	174.85	76	194.20	260.40	42	190.36	215.26	47
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	55.36	43.30	59	139.45	61.85	90	135.99	60.28	96	68.49	66.55	52	54.24	60.71	45
Interest income from bank subsidiaries.....	0.09	0.11	78	1.19	0.48	85	0.85	0.36	82	1.01	0.54	78	0.37	0.52	68
Management and service fees from bank subsidiaries.....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	55.45	48.70	59	140.64	71.13	88	136.84	62.88	93	69.50	69.36	48	54.61	63.43	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	66.90	8	332.12	52.29	97	87.38	56.39	63	0	82.95	12		51.40	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries.....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries.....	0	94.31	2	332.12	70.62	95	87.38	79.84	54	0	150.41	6		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.84	72.55	83	95.04	68	58	96.71	69.76	59	95.81	67.32	59	96.97	65.18	65
Interest income from bank subsidiaries.....	0.17	0.27	74	0.81	1.03	75	0.60	0.63	74	1.42	0.80	78	0.66	0.92	70
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	100.01	82.68	96	95.85	80.80	43	97.31	82.20	48	97.22	78.80	47	97.64	74.20	48
Dividends from nonbank subsidiaries.....	0	3.56	21	2.82	2.36	75	1.80	1.95	71	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	3.88	0.02	96
Operating income from nonbank subsidiaries.....	0	5.69	14	2.82	5.80	65	1.80	4.70	60	0	7.29	11	3.88	7.64	68
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	1.73	28.03	29	1.22	27.05	27	1.73	27.08	28	1.22	28.33	27	1.89	26.53	32